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Serial No. 22819

DIRECTOR, U.S. PATENT AND TRADEMARK OFFICE  
WASHINGTON, DC 20231

Transmitted herewith for filing is the patent application of

Inventor: **Jeff SPALDING**

For: **SYSTEM AND METHOD FOR SECURING TRANSACTIONS  
BETWEEN BUYER AND CREDIT AUTHORIZER**

Please note the following:

- ☒ Patent Application: 21 pages, 17 claims are enclosed.
- ☒ 7 sheets of drawings are enclosed.
- ☒ The suggested drawing figure to be published is FIG. 4.
- ☒ Citation Under 37 CFR 1.97 and PTO-1449 is enclosed.
- ☒ Applicant qualifies as a small entity under 37 CFR §§1.19 and 1.27.
- ☒ Assignee info:  
Name: **Far Soft, Inc.**  
Address: **4500 Eden Woods Circle  
Orlando, Florida 32810**  
State of Incorporation: **Florida**

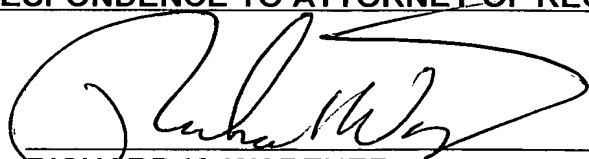
The Declaration and Filing Fee are **NOT ENCLOSED**.

☒ Name, Address and Citizenship of Inventor(s) is as follows:

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PLEASE ADDRESS ALL CORRESPONDENCE TO ATTORNEY OF RECORD

Date: April 18, 2001

  
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